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MEDICARE
LIMITS ON PHYSICIAN CHARGES

Many doctors agree to "accept assignment" on all or some of their Medicare claims. This means the doctors agree to accept the amount approved by the Medicare carrier as total payment for covered services.

There is a limit on the amount a doctor who does not accept assignment can charge you for Medicare-covered services. Under Federal Law, your doctor cannot charge more than this charge limit.

- In 1991, the most you could have been charged is 140 percent of the prevailing charge for office visits and 125 percent of the prevailing charge for most other services of physicians who do not accept assignment.
- In 1992, the most you can be charged is 120 percent of the Medicare approved amount for physicians who do not accept assignment.
- In 1993, the limit will be 115 percent.

Review your "Explanation of Your Medicare Part B Benefits" notices to see if charges for your doctors' services have exceeded these limits. If you are unable to determine the limiting charge for specific services, you can contact your Medicare carrier.

If you think your doctor has exceeded the charge limit for services you have received since January 1, 1991, you should contact the doctor and ask for a reduction in the charge, or a refund, if you have paid more than the charge limit.

If you cannot resolve the issue with the doctor, you can call your Medicare carrier and ask for assistance.

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